

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

Melvin Torres

Debtor(s)

Case No. 20-10747-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/05/2020.
- 2) The plan was confirmed on 10/01/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/05/2024.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,075.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$29,584.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$29,584.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,644.14
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,644.14**

Attorney fees paid and disclosed by debtor: \$1,310.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN DENTAL SOLUTIONS	Unsecured	1,746.16	NA	NA	0.00	0.00
ARCADIA RECOVERY BUREAU	Unsecured	361.00	NA	NA	0.00	0.00
BIRCHLAND MARKET	Unsecured	NA	312.93	312.93	90.22	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	307.10	300.30	300.30	86.58	0.00
CELTIC BANK	Unsecured	926.00	NA	NA	0.00	0.00
CHAPTER HOLDINGS LLC FBO	Unsecured	NA	323.06	323.06	93.13	0.00
COUNTRY DOOR	Unsecured	996.00	996.28	996.28	287.23	0.00
GH HARRIS ASSOCIATES INC.	Unsecured	67.30	NA	NA	0.00	0.00
GINNYS	Unsecured	615.00	615.69	615.69	177.50	0.00
GOVERNOR MIFFLIN SCHOOL DISTR	Unsecured	16.50	NA	NA	0.00	0.00
HILLS CLEANERS AND DRYERS INC	Unsecured	17,299.80	NA	NA	0.00	0.00
INTEGRATED MEDICAL GROUP PC	Unsecured	645.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	499.00	499.12	499.12	143.89	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	569.00	569.58	569.58	164.21	0.00
LVNV FUNDING LLC	Unsecured	NA	445.76	0.00	0.00	0.00
MASON	Unsecured	NA	687.17	687.17	198.11	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,529.00	1,529.01	1,529.01	440.81	0.00
MIDLAND FUNDING	Unsecured	3,234.76	NA	NA	0.00	0.00
MONTGOMERY WARD	Unsecured	781.00	781.81	781.81	225.39	0.00
OLIPHANT USA, LLC	Unsecured	NA	739.24	739.24	213.12	0.00
PENN STATE HEALTH	Unsecured	1,978.00	NA	NA	0.00	0.00
RUSHMORE SERVICING	Secured	111,485.00	123,395.16	21,526.05	21,526.05	0.00
SPRINT CORP	Unsecured	210.00	NA	NA	0.00	0.00
ST JOSEPH MEDICAL GROUP	Unsecured	507.00	NA	NA	0.00	0.00
THE SWISS COLONY	Unsecured	1,018.00	1,018.48	1,018.48	293.62	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$21,526.05	\$21,526.05	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$21,526.05</b>	<b>\$21,526.05</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$8,372.67</b>	<b>\$2,413.81</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,644.14</u>	
Disbursements to Creditors	<u>\$23,939.86</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$29,584.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/27/2025

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.